Case 19-		ered 11/15/19 10:24:01 Desc Main e 1 of 57
	for the: WESTERN DISTRICT OF VIRGINIA Chapter you are filing under: Chapter 7 Chapter 17 Chapter 11 Chapter 12 Chapter 13	FILED LYNCHBURG, VA U.S. BANKRUPTGY COURT NOV 1 5 2019 By LIM DEPUTY CLERK Check if this is an amended filing
The bankruptcy forms use you a joint case—and in joint cases, the answer would be yes if eithen Debtor 2 to distinguish between same person must be Debtor 1 is Be as complete and accurate as information. If more space is new (if known). Answer every questing	hese forms use you to ask for information from both der debtor owns a car. When information is needed about them. In joint cases, one of the spouses must report in all of the forms. possible. If two married people are filing together, bounded a separate sheet to this form. On the top	d couple may file a bankruptcy case together—called a lebtors. For example, if a form asks, "Do you own a car," ut the spouses separately, the form uses <i>Debtor 1</i> and information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The
Part 1: Identify Yourself	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	CRYSTAL First name D Middle name REED Last name Suffix (Sr., Jr., II, III)	First name Middle name Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8	First name	First name

First name

Middle name

Last name

First name

Middle name

Last name

OR

xxx - xx - __

9 xx - xx -_______

years

Include your married or

3. Only the last 4 digits of

your Social Security number or federal

Individual Taxpayer

(ITIN)

Identification number

maiden names.

Middle name

Last name

First name

Middle name

Last name

OR

- xx - <u>5</u> <u>2</u> <u>6</u> <u>5</u>

9 xx - xx -_____

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Case number (if known)

CRYSTAL D. REED

Debtor 1

About Debtor 2 (Spouse Only in a Joint Case): **About Debtor 1:** 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name Business name EIN EIN If Debtor 2 lives at a different address: 5. Where you live 1927 HALIFAX ROAD Number Street Number Street UNIT 67H **DANVILLE** VA 24540 State ZIP Code ZIP Code City State PITTSYLVANIA COUNTY County If Debtor 2's mailing address is different from If your mailing address is different from the one yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to this mailing address. any notices to you at this mailing address. Number Street Number Street P.O. Box P.O. Box State ZIP Code City State ZIP Code City Check one: Check one: 6. Why you are choosing this district to file for Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, I bankruptcy have lived in this district longer than in any other have lived in this district longer than in any other district. district. ☐ I have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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Debtor 1

CRYSTAL D. REED
First Name Middle Name

Middle Name Last Name

Case number (if known)	
------------------------	--

Ε		77	F	z
8 at	7 - I	a. a	W 1	-

Tell the Court About Your Bankruptcy Case

7.	The chapter of the	Check on	e. (For a briet	f description of each, s	ee Notic	e Required by 11	U.S.C. § 342(b) for Individuals Filing	
	Bankruptcy Code you are choosing to file	for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	under	☑ Chapter 7						
		☐ Chap	ter 11					
		☐ Chapter 12						
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subm with: I nee for In I req By la less to pay t	court for moself, you may nitting your pa pre-printed dto pay the dividuals to uest that myw, a judge nithan 150% of he fee in ins	ore details about how y pay with cash, cas payment on your behal address. The fee in installment Pay The Filing Fee be waived (Young, but is not required the official poverty)	w you mehier's classif, you to the self, you in Installou may red to, we line that toose the	ray pay. Typically heck, or money or attorney may pure choose this optiments (Official leavaive your fee, and applies to your is option, you mu	on only if you are filing for Chapter 7. Ind may do so only if your income is If family size and you are unable to Institute the Application to Have the	
9.	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.	District		When		Case number Case number	
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business	☑ No ☐ Yes.	Debtor		When		_ Relationship to you Case number, if known	
	partner, or by an affiliate?							
					When		Relationship to you Case number, if known	
			District		whiel	MM / DD / YYYY	Case number, il known	
11	. Do you rent your residence?	☐ No. ☑ Yes.	No. Go t	idlord obtained an evic to line 12.	About an		t Against You (Form 101A) and file it as	

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Desc Main Document Page 4 of 57 CRYSTAL D. REED Case number (if known) Last Name Middle Name Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. ZIP Code City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business No. I am not filing under Chapter 11. For a definition of small No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in business debtor, see 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No property that poses or is Yes. What is the hazard?? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property??

Number

City

Street

State

ZIP Code

Debtor 1

Part 3:

LLC.

debtor?

Part 4:

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Debtor 1

CRYSTAL D. REED

Last Name

Case number (if known)	
------------------------	--

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	abou
credit counseling because of:	

I have a mental illness or a mental deficiency that makes me incapable of realizing or making

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_	I am not required t	to receive	a briefing	about
	credit counseling	because of	of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	Document 1 age 0 of 31
Debtor 1 CRYSTAL D. RE First Name Middle Name	
Part 6: Answer These Ques	tions for Reporting Purposes
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
•	☑ No. Go to line 16b.☑ Yes. Go to line 17.
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
	No. Go to line 16c.☐ Yes. Go to line 17.
	16c. State the type of debts you owe that are not consumer debts or business debts.
17. Are you filing under Chapter 7?	□ No. I am not filing under Chapter 7.
Do you estimate that after any exempt property is	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
excluded and administrative expenses	☑ No
are paid that funds will be available for distribution to unsecured creditors?	Yes
18. How many creditors do you estimate that you	✓ 1-49✓ 50-99
owe?	□ 100-199□ 200-999
19. How much do you estimate your assets to	2 \$0-\$50,000
be worth?	□ \$100,001-\$500,000 □ \$500,001-\$1 million
20. How much do you	\$0-\$50,000
estimate your liabilities to be?	□ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million
Part 7: Sign Below	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter 7, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. 88 152, 1341, 1549, and 3571.

18 U.S.C. §§ 152, 1341, 1519, and 3571.	
* (until I keed	*
Signature of Debtor 1	Signature of Debtor 2
Executed on $\frac{1/-15-}{MM-10D-1YYYY}$	Executed on

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Debtor 1

CRYS'	TAL	D.	RE	ED

First Name

Middle Name

Last Name

Dase number	(if known)	

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious a consequences?	action with long-term financial and legal
□ No	
☑ Yes	
Are you aware that bankruptcy fraud is a serious crininaccurate or incomplete, you could be fined or impri	ne and that if your bankruptcy forms are soned?
☐ No	
☑ Yes	
Did you pay or agree to pay someone who is not an ☑ No	attorney to help you fill out your bankruptcy forms?
Yes. Name of Person	
Attach Bankruptcy Petition Preparer's Notice, L	Declaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the	e risks involved in filing without an attorney. I
have read and understood this notice, and I am awa	re that filing a bankruptcy case without an
attorney may cause me to lose my rights or property	if I do not properly handle the case.
Catal D. Reed	×
Signature of Debtor 1	Signature of Debtor 2
Date $\frac{1/\sqrt{3} 20/9}{\frac{MM}{DD} \frac{1}{1}}$	Date MM / DD / YYYY
Contact phone 4344701721	Contact phone

Cell phone

Email address

4344701721

CRYSTAL_5265@MAIL.COM

Cell phone

Email address

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UNITED STATES BANKRUPTCY COL	IRT EOD THE
WESTERN DISTRICT OF VIRGINIA	
In re: CRYSTAL D. REED Debtor.)) Chapter 7))
DECLARATION	OF PRO SE ASSISTANCE
my bankruptcy forms from the legal aid nonp funded by the Legal Services Corporation an	, received free legal assistance in preparing rofit Upsolve. Upsolve is a national legal aid nonprofit deleading philanthropic foundations. It provides free who need a fresh start but cannot afford counsel.
	se without a lawyer or "pro se." Because Upsolve s not a petition preparer under Section 110 of the not required and has not been provided. Date: // - / 5 - 20 (P
Signature of Debtor 1, Filing Pro Se	Date: 1/ / J 2/01/

Upsolve Contact Information:

TINA TRAN, MANAGING ATTORNEY

TINA@UPSOLVE.ORG

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Fill in this in	formation to identify	your case:	
Debtor 1	CRYSTAL D. RE	EED Middle Name	Last Name
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	WESTERN DIST	RICT OF VIRGINIA
Case number (If known)			

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7 12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- magnetic creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: C information below.	Creditors Who Have Claims Secured by Property (Offici	(Official Form 106D), fill in the			
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's	☐ Surrender the property.	☐ No			
	name:	Retain the property and redeem it.	☐ Yes			
	Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.				
	ossamig dobt.	Retain the property and [explain]:				
	Creditor's	☐ Surrender the property.	□ No			
	name:	Retain the property and redeem it.	Yes			
	Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.				
	Scouling dept.	Retain the property and [explain]:				
	Creditor's	☐ Surrender the property.	□ No			
	name:	Retain the property and redeem it.	☐ Yes			
	Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.				
		Retain the property and [explain]:				
	Creditor's	☐ Surrender the property.	□ No			
	name:	Retain the property and redeem it.	Yes			
	Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.				
		Retain the property and [explain]:				

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Debtor 1

CRYSTAL D. F	

Case number (If known)_

Part 2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet en

Describe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased operty:	☐ Yes
ssor's name:	□ No
escription of leased	☐ Yes
operty:	
essor's name:	☐ No
escription of leased operty:	☐ Yes
essor's name:	□ No
	Yes
escription of leased operty:	
essor's name:	□ No
escription of leased	☐ Yes
roperty:	
essor's name:	☐ No
Description of leased	☐ Yes
roperty:	
essor's name:	□ No
	☐ Yes
escription of leased roperty:	
3; Sign Below	

personal property that is subject to an unexpired lease.

· Crustel P. Rece	d x
Signature of Debtor 1	Signature of Debtor 2
Date MM/DD / YYYK	Date MM / DD / YYYY

Page 11 of 57 Document Fill in this information to identify your case: CRYSTAL D. REED Debtor 1 Debtor 2 Middle Name (Spouse, if filing) First Name United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA Check if this is an (If known) amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/19 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Give Details About Your Marital Status and Where You Lived Before Part 1: 1. What is your current marital status? ☐ Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 2** Dates Debtor 1 Debtor 2: Debtor 1: lived there lived there Same as Debtor 1 Same as Debtor 1 2161 LEWIS FERREL ROAD From Number Street Number Street 2017 То То **SOUTH BOSTON** VA 24592 City State ZIP Code State ZIP Code Same as Debtor 1 Same as Debtor 1 From Number Street To ZIP Code City State State ZIP Code City 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). **Explain the Sources of Your Income** Part 2:

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Case 19-62407 Doc 1 Entered 11/15/19 10:24:01 Document Page 12 of 57 CRYSTAL D. REED Case number (if known) Middle Name Last Name 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross Income Gross income** Sources of income (before deductions and Check all that apply. (before deductions and Check all that apply. exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until 16251.41 bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ■ Wages, commissions, Wages, commissions, For last calendar year: 28387 bonuses, tips bonuses, tips (January 1 to December 31, 2018 Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips 26536 (January 1 to December 31, 2017 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ☐ No Yes. Fill in the details. Debtor 2 Debtor 1 Gross income from Sources of income Sources of income Gross income from each source each source Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) SNAP 3564.56 __ From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2018)

Debtor 1

For the calendar year before that: (January 1 to December 31, $\frac{2017}{YYYY}$) Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Desc Main Document Page 13 of 57

Debtor 1

City

State

ZIP Code

ebtor 1	CRYSTAL D. REED First Name Middle Name Last Name		Case n	umber (il knowп)	
Part 3:	List Certain Payments You Made Bef	ore You Filed	for Bankruptcy		
6. Are eith	her Debtor 1's or Debtor 2's debts primarily	consumer debt	s?		
☐ No.	 Neither Debtor 1 nor Debtor 2 has primari "incurred by an individual primarily for a pers During the 90 days before you filed for banki 	onal, family, or h	ousehold purpose."		(8) as
	No. Go to line 7.				
	Yes. List below each creditor to whom you total amount you paid that creditor. child support and alimony. Also, do * Subject to adjustment on 4/01/22 and ever	Do not include p not include payn	ayments for domestic sun nents to an attorney for t	pport obligations, such as his bankruptcy case.	
Ø Yes	s. Debtor 1 or Debtor 2 or both have primari During the 90 days before you filed for bank			\$600 or more?	
	☑ No. Go to line 7.				
	Yes. List below each creditor to whom you creditor. Do not include payments f alimony. Also, do not include payments.	or domestic supp	ort obligations, such as	child support and	
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's Name Number Street City State ZIP Code		\$	\$	 ☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
	Creditor's Name Number Street		\$	\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment
	City State ZIP Code	9			☐ Suppliers or vendors ☐ Other
	Creditor's Name		\$	\$	☐ Mortgage ☐ Car ☐ Credit card
	Number Street				☐ Loan repayment ☐ Suppliers or vendors ☐ Other

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City

State

ZIP Code

Debtor 1	CRYSTAL D. REED			Case number (if known)_	
Bobler .	First Name Middle Name Last Name				
Inside corp age suct	nin 1 year before you filed for bankruptcy, diders include your relatives; any general partners porations of which you are an officer, director, point, including one for a business you operate as the as child support and alimony.	s; relatives of any g erson in control, or	eneral partners; p owner of 20% or i	eartnerships of whicl more of their voting	n you are a general partner; securities; and any managing
	No Yes. List all payments to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			\$	\$	
	Insider's Name				
	Number Street				
	City State ZIP Code				
			\$	\$	
	Insider's Name				
	Number Street				
	City State ZIP Code				
an Inc	hin 1 year before you filed for bankruptcy, di insider? lude payments on debts guaranteed or cosigne No Yes. List all payments that benefited an insider	d by an insider.	ayments or trans	sfer any property o	n account of a debt that benefited
	, ,	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name		\$	\$	
	Number Street				
	City State ZIP Code				
			\$	\$	
	Insider's Name				
	Number Street				

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CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name Identify Legal Actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No Yes. Fill in the details. Nature of the case Court or agency Status of the case **DEBT COLLECTION** GENERAL DISTRICT **ACTION** On appeal MICHAEL WAYNE INVESTMENTS V. CRYSTAL D. REED 2425 NIMMO PARKWAY Concluded Number Street Case number GV18035730-02 VIRGINIA BEACH VA 23456 ZIP Code City Pending Case title Court Name On appeal Concluded Number Street Case number ZIP Code City 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. Date Value of the property Describe the property 25 PERCENT OF MY EARNINGS ARE 9127.11 10/4/19 MICHEAL WAYNE INVESTMENTS BEING GARNISHED Creditor's Name 6401 EAST VIRGINIA BEACH BOL Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. 23502 **NORFOLK** VA Property was attached, seized, or levied. ZIP Code City State Describe the property Date Value of the property Creditor's Name

Explain what happened

ZIP Code

State

Property was repossessed.Property was foreclosed.Property was garnished.

Property was attached, seized, or levied.

Number

City

Street

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or 1	CRYSTAL D. REED	Case number (if kno	own)
•	First Name Middle Name Last No	ame	
With	in 90 days before you filed for bankrup	tcy, did any creditor, including a bank or financial inst	itution, set off any amounts from you
acco	ounts or refuse to make a payment beca	nuse you owed a debt?	
	Yes. Fill in the details.		
		Describe the action the creditor took	Date action Amount
		Describe the auton the ordator took	was taken
Č	Creditor's Name		
			\$
Ī	Number Street		
-			
(City State ZIP Code	Last 4 digits of account number: XXXX	
With	nin 1 year before you filed for bankrupto	cy, was any of your property in the possession of an a	ssignee for the benefit of
cred	ditors, a court-appointed receiver, a cus	todian, or another official?	
Ø	No		
recisi ista	S464		
art 5	List Certain Gifts and Contribu	tions	
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave Value the gifts
	Por Porcor.		
			\$
	Person to Whom You Gave the Gift		
			\$
	Number Street		
	Tunior exect		
	City State ZIP Code	-	
	9		
	Person's relationship to you		
	Gifts with a total value of more than \$600	Describe the gifts	Dates you gave Value
	per person	Describe the girls	the gifts
			\$
	Person to Whom You Gave the Gift		
		· -	<u> </u>
		-	
	Number Street		
	City State ZIP Code		

Person's relationship to you _____

Page 17 of 57 Document CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Date you Value Describe what you contributed Gifts or contributions to charities contributed that total more than \$600 Charity's Name Number Street ZIP Code City State **List Certain Losses** Part 6: 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? **☑** No ☐ Yes. Fill in the details. Value of property Date of your Describe any insurance coverage for the loss Describe the property you lost and lost loss how the loss occurred Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. **List Certain Payments or Transfers** Part 7: 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☑ No Yes. Fill in the details. Amount of payment Date payment or Description and value of any property transferred transfer was made Person Who Was Paid Number Street State ZIP Code Email or website address

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Person Who Made the Payment, if Not You

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CRYSTAL D. REED		Case number (if known)		
First Name Middle Name Last	Name			
	Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid				\$
Number Street				T
Hampsi				\$
City State ZIP Code				
Email or website address				
Person Who Made the Payment, if Not You				
☑ No ☑ Yes. Fill in the details.	Description and value of any property	transferred	Date payment or transfer was made	Amount of pa
Person Who Was Paid	-		·	
Number Street	-		·	\$
	_			\$
City State ZIP Code	_			
ransferred in the ordinary course of your	made as security (such as the granting	of a security interest or r	nortgage on your pro	an property
To not include gifts and transfers that you have No □ Yes. Fill in the details.	ave already listed on this statement. Description and value of property transferred	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Do not include gifts and transfers that you ha ☑ No	Description and value of property	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Do not include gifts and transfers that you ha ☑ No ☑ Yes. Fill in the details.	Description and value of property	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Do not include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer	Description and value of property	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Do not include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer	Description and value of property	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Oo not include gifts and transfers that you ha ✓ No ✓ Yes. Fill in the details. Person Who Received Transfer Number Street	Description and value of property transferred	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Oo not include gifts and transfers that you have the No Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code	Description and value of property transferred	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans
Oo not include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you	Description and value of property transferred	Describe any property or debts paid in excha	r or payments receive	operty).
Person Who Received Transfer City State ZIP Code Person Who Received Transfer	Description and value of property transferred	Describe any property or debts paid in excha	r or payments receive	operty). d Date trans

Person's relationship to you _____

CRYSTAL D. REED Case number (if known)_ Debtor 1 Middle Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ☑ No Yes. Fill in the details. Date transfer Description and value of the property transferred was made Name of trust Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last balance before Type of account or Date account was Last 4 digits of account number closed, sold, moved, closing or transfer instrument or transferred Name of Financial Institution Checking XXXX-_ ☐ Savings Number Street Money market □ Brokerage State ZIP Code Other_ City Checking Name of Financial Institution Savings Money market Number Street □ Brokerage Other_ State 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Describe the contents Do you still Who else had access to it? have it? ☐ No Yes Name of Financial Institution Name Number Street Number Street State ZIP Code City ZIP Code City State

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Document

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obtor 1 CRYSTAL D. REED		Case number (if known)	
	ast Name		
		e e e e e e e e e e e e e e e e e e e	
2. Have you stored property in a storage un	it or place other than your home within 1	year before you filed for bankruptcy?	
☑ No			
Yes. Fill in the details.		Describe the contents	Do you still
	Who else has or had access to it?	Describe the contents	have it?
			σ.,
			☐ No
Name of Storage Facility	Name		Yes
Number Street	Number Street		
	City State ZIP Code		
	City State ZIP Code		
City State ZIP Code			
eart 9: Identify Property You Hol	d or Control for Someone Else		
3. Do you hold or control any property tha		erty you borrowed from, are storing for,	
	It someone else owns: melade any prop	only you content to the content of t	
or hold in trust for someone. Mo			
Yes. Fill in the details.			
Tes. Fin in the details.	Where is the property?	Describe the property	Value
	where is the property.		
			¢.
Owner's Name			a
	Number Street		
Number Street			
710.0	City State ZIP Co	de	
City State ZIP Code	•		
Part 10: Give Details About Enviro	onmental Information		
For the purpose of Part 10, the following o	lefinitions apply:	the state of the s	of
Environmental law means any federal,	state, or local statute or regulation conc	erning pollution, contamination, releases	OI .
hazardous or toxic substances, wastes	olling the cleanup of these substances,	ace water, groundwater, or other medium, wastes, or material.	
Site means any location, facility, or pro	perty as defined under any environment	tal law, whether you now own, operate, or	
utilize it or used to own, operate, or uti		d I I I I I I I I I I I I I I I I I I I	
Hazardous material means anything ar	n environmental law defines as a hazardo	ous waste, hazardous substance, toxic	
substance, hazardous material, polluta			
Report all notices, releases, and proceedi	ngs that you know about, regardless of	when they occurred.	
			fal law?
24. Has any governmental unit notified you	i that you may be liable or potentially lia	ble under or in violation of an environmen	tai iaw :
uzt			
☑ No			
Yes. Fill in the details.	_		Date of notice
	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
	Number Street		
Number Street	Number Sacer		
	City State ZIP Code		

State ZIP Code

City

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ve you notified any governmental	unit of any release of hazardous m	aterial?	
Í No			
Yes. Fill in the details.			
	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Co	de	
City State ZIP C	Code		
eve you been a party in any judicia	I or administrative proceeding und	er any environmental law? Include settleme	ents and orders.
	or duminoudance processing and		
No Yes. Fill in the details.			
I fes. Fill in the details.	Court or agency	Nature of the case	Status of th
	obart of agonoy		case
Case title			Pending
	Court Name		On appe
	Number Street		Conclu
Case number	City State	ZIP Code	
	ur Business or Connections to		to any hyginogo?
Jithin 4 years before you filed for b A sole proprietor or self-emp A member of a limited liabili A partner in a partnership	pankruptcy, did you own a business ployed in a trade, profession, or oth ty company (LLC) or limited liability	s or have any of the following connections the activity, either full-time or part-time	to any business?
/ithin 4 years before you filed for b ☐ A sole proprietor or self-emp ☐ A member of a limited liabili ☐ A partner in a partnership ☐ An officer, director, or mana	pankruptcy, did you own a business ployed in a trade, profession, or oth ty company (LLC) or limited liability ging executive of a corporation	s or have any of the following connections the activity, either full-time or part-time y partnership (LLP)	to any business?
/ithin 4 years before you filed for back A sole proprietor or self-emparts. A member of a limited liability A partner in a partnership An officer, director, or manatan An owner of at least 5% of the	pankruptcy, did you own a business ployed in a trade, profession, or oth ty company (LLC) or limited liability ging executive of a corporation the voting or equity securities of a c	s or have any of the following connections the activity, either full-time or part-time y partnership (LLP)	to any business?
/ithin 4 years before you filed for back A sole proprietor or self-emparts. A member of a limited liability A partner in a partnership An officer, director, or manature. An owner of at least 5% of the No. None of the above applies.	pankruptcy, did you own a business oloyed in a trade, profession, or othe ty company (LLC) or limited liability ging executive of a corporation ne voting or equity securities of a corporation for to Part 12.	s or have any of the following connections the activity, either full-time or part-time y partnership (LLP) orporation	to any business?
/ithin 4 years before you filed for back A sole proprietor or self-emparts. A member of a limited liability A partner in a partnership An officer, director, or manature. An owner of at least 5% of the No. None of the above applies.	cankruptcy, did you own a business oloyed in a trade, profession, or othe ty company (LLC) or limited liability aging executive of a corporation ne voting or equity securities of a corporation and fill in the details below for eac	s or have any of the following connections the ractivity, either full-time or part-time y partnership (LLP) orporation th business.	
/ithin 4 years before you filed for back A sole proprietor or self-emparts A member of a limited liability A partner in a partnership An officer, director, or mana An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above	pankruptcy, did you own a business oloyed in a trade, profession, or othe ty company (LLC) or limited liability ging executive of a corporation ne voting or equity securities of a corporation for to Part 12.	s or have any of the following connections the following connections the following connections the following connection or part-time or	
/ithin 4 years before you filed for back A sole proprietor or self-emparts. A member of a limited liability A partner in a partnership An officer, director, or manature. An owner of at least 5% of the No. None of the above applies.	cankruptcy, did you own a business oloyed in a trade, profession, or othe ty company (LLC) or limited liability aging executive of a corporation ne voting or equity securities of a corporation and fill in the details below for eac	s or have any of the following connections the following connections the following connections the following connection or part-time or partnership (LLP) or portion the business Employer Identification or position or position or part-time or part-ti	ion number al Security number or ITIN
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A sole proprietor or self-emp A member of a limited liability A partner in a partnership An officer, director, or mana An owner of at least 5% of the self-emp No. None of the above applies. Yes. Check all that apply above	cankruptcy, did you own a business oloyed in a trade, profession, or othe ty company (LLC) or limited liability aging executive of a corporation ne voting or equity securities of a corporation and fill in the details below for eac	s or have any of the following connections the following connections the following connections the following connection or part-time or	ion number al Security number or ITIN
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//ithin 4 years before you filed for back A sole proprietor or self-emparent A member of a limited liability A partner in a partnership An officer, director, or mana An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above	pankruptcy, did you own a business ployed in a trade, profession, or oth ty company (LLC) or limited liability ging executive of a corporation ne voting or equity securities of a c Go to Part 12. and fill in the details below for eac Describe the nature of the b	s or have any of the following connections the following connections the following connections the following connection or part-time or	ion number al Security number or ITIN
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/ithin 4 years before you filed for back A sole proprietor or self-emparent A member of a limited liability A partner in a partnership An officer, director, or manated An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above	pankruptcy, did you own a business oloyed in a trade, profession, or other ty company (LLC) or limited liability aging executive of a corporation ne voting or equity securities of a cogo to Part 12. and fill in the details below for eaco Describe the nature of the boundary. Name of accountant or book	s or have any of the following connections of the reactivity, either full-time or part-time by partnership (LLP) orporation th business Employer Identification not include Social EIN: kkeeper Dates business existing pusiness Employer Identification for	cion number al Security number or ITIN sted
/ithin 4 years before you filed for back A sole proprietor or self-emparent A member of a limited liability A partner in a partnership An officer, director, or manated An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above	pankruptcy, did you own a business oloyed in a trade, profession, or other ty company (LLC) or limited liability aging executive of a corporation me voting or equity securities of a corporation and fill in the details below for each dill in the details dill in the details below for each dill in	s or have any of the following connections of the reactivity, either full-time or part-time by partnership (LLP) orporation th business Employer Identificat Do not include Social EIN: kkeeper Dates business exist point include Social Employer Identificat Do not Include Identificat Do not Include Identificat Do n	ion number al Security number or ITIN sted To tion number al Security number or ITIN
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//ithin 4 years before you filed for back A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or mana An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above Number Street State Zip	pankruptcy, did you own a business oloyed in a trade, profession, or other ty company (LLC) or limited liability aging executive of a corporation me voting or equity securities of a corporation and fill in the details below for each dill in the details dill in the details below for each dill in	s or have any of the following connections of the reactivity, either full-time or part-time by partnership (LLP) orporation th business Employer Identificat Do not include Social EIN: business Employer Identificat Do not include Social EIN:	cion number al Security number or ITIN sted To tion number al Security number or ITIN
/ithin 4 years before you filed for back A sole proprietor or self-emple A member of a limited liability A partner in a partnership An officer, director, or mana An owner of at least 5% of the No. None of the above applies. Yes. Check all that apply above Business Name Number Street City State ZIP	pankruptcy, did you own a business ployed in a trade, profession, or other ty company (LLC) or limited liability aging executive of a corporation me voting or equity securities of a corporation and fill in the details below for each dill in the details below fo	s or have any of the following connections of the reactivity, either full-time or part-time by partnership (LLP) orporation th business Employer Identificat Do not include Social EIN: business Employer Identificat Do not include Social EIN:	cion number al Security number or ITIN sted To tion number al Security number or ITIN

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CRYSTAL I	D. REED Middle Name Last!		e number (if known)
		Describe the nature of the business	Employer Identification number
Business Name	-		Do not include Social Security number or ITM
			EIN:
Number Street		Name of accountant or bookkeeper	Dates business existed
City	State ZIP Code		From To
•			
		otcy, did you give a financial statement to a	nyone about your business? Include all financial
stitutions, creditor	rs, or other parties.		
No Yes. Fill in the de	etails below.		
		Date issued	
Name		MM / DD / YYYY	
Number Street			
City	State ZIP Code		
124 Sign Belov	W	AAAA	
nswers are true and connection with	nd correct. I understar	nt of Financial Affairs and any attachments nd that making a false statement, concealir n result in fines up to \$250,000, or imprisor	, and I declare under penalty of perjury that the ng property, or obtaining money or property by fra nment for up to 20 years, or both.
0 -	- n	2	
× (ms	lel V. 1	Reed x	
Signature of Debt	tor 1	Signature of Debtor 2	
11/1	5/2019		
Date	<u></u>	Date	
id you attach add	litional pages to Your	Statement of Financial Affairs for Individua	ds Filing for Bankruptcy (Official Form 107)?
☑ No			
1 Yes			
)id you pay or agr	ee to pay someone wh	no is not an attorney to help you fill out ban	kruptcy forms?
Z No	-		
Yes. Name of pe	erson	HATS!	Attach the Bankruptcy Petition Preparer's Notice Declaration, and Signature (Official Form 119).

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Fill in this i	nformation to ide	entify your case and this	filling:	
Debtor 1	CRYSTAL D.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	g) First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the: WESTERN DIST	RICT OF VIRGINIA	
Case number	r			
				Check if
				amended
Officia	I Form 106	SA/R		

1.

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

Do you own or have any legal or equitable interes	st in any residence, building, land, or similar prope	erty?	
☑ No. Go to Part 2.			
Yes. Where is the property?			
1.1. Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	l claims on Schedule D:
Street address, if available, or other description	Condominium or cooperativeManufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Land	\$	\$
	☐ Investment property		
City State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as feet the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.		
	Debtor 1 only		
County	Debtor 2 only	Check if this is co	mmunity property
	Debtor 1 and Debtor 2 only	(see instructions)	minumy property
	At least one of the debtors and another	,	
	Other information you wish to add about this it property identification number:		
If you own or have more than one, list here:			
	What is the property? Check all that apply.	Do not deduct secured cla	ims or exemptions. Put
	☐ Single-family home	the amount of any secure	
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Securea by Property.
Street address, if available, or other description	☐ Condominium or cooperative	Current value of the	Current value of the
	☐ Manufactured or mobile home	entire property?	portion you own?
	☐ Land	\$	\$
	☐ Investment property	Ψ	T
City State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.		
	☐ Debtor 1 only ☐ Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
	At least one of the debtors and another	(see instructions)	minumity property
	Other information you wish to add about this ite property identification number:	,	

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	CRYSTAL D. REED	Case number (if kn	num)	
Debtor 1	First Name Middle Name Last Name	Case number (# kik	W(I)	
		What is the property? Check all that apply. Single-family home	Do not deduct secured clain the amount of any secured Creditors Who Have Claims	claims on Schedule D:
1.3.	Street address, if available, or other description	Duplex or multi-unit building Condominium or cooperative	Current value of the	
		Manufactured or mobile home	\$	\$
		☐ Land ☐ Investment property		
	City State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			the entireties, or a me	estate), ii known.
		Who has an interest in the property? Check one.		
	County	Debtor 1 only		
	County	Debtor 2 only	Check if this is cor	nmunity property
		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	(see instructions)	
			m auch as local	
		Other information you wish to add about this ite property identification number:		
			_ [
2. Add t	he dollar value of the portion you own for a	ll of your entries from Part 1, including any entries	for pages	\$0.00
you l	nave attached for Part 1. Write that number	here.		
Part 2:	Describe Your Vehicles			
Do you	own lease or have legal or equitable intere	est in any vehicles, whether they are registered or	not? Include any vehicles	3
vou own	that someone else drives. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	and Unexpired Leases.	
3. Cars	, vans, trucks, tractors, sport utility vehicle	s, motorcycles		
Z N	No.			
Q Y	'es			
		Who has an interest in the property? Check one.	Do not deduct secured cla	aims or exemptions. Put
3.1.	Make:	☐ Debtor 1 only	the amount of any secure	d claims on Schedule D:
	Model:	Debtor 2 only	Creditors Who Have Clair	ns Secured by Property.
	Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
		At least one of the debtere and arreste.		
	Other information:	☐ Check if this is community property (see	\$	\$
		instructions)		
If yo	u own or have more than one, describe here:			
3.2.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
3.2.		Debtor 1 only	the amount of any secure Creditors Who Have Clair	ns Secured by Property.
	Model:	Debtor 2 only		
	Year:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	cimo bisporty.	1 J
	Other information:		¢	\$
		Check if this is community property (see instructions)	Ψ	Ψ

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Document Page 25 of 57 CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 3.3. Make: the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 3.4. Make: the amount of any secured claims on Schedule D: Debtor 1 only Creditors Who Have Claims Secured by Property. Model: Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☑ No ☐ Yes Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: the amount of any secured claims on Schedule D: Debtor 1 only Creditors Who Have Claims Secured by Property. Model: Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another portion you own? entire property? ☐ Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 4.2. Make: the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another ☐ Check if this is community property (see instructions)

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Debtor 1

CRYSTAL D. REED

information.

Last Name

800.00

Describe Your Personal and Household Items Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware 300.00 BED, BEDDING, CHAIRS, COOKING UTENSILS, COUCH, EATING Yes, Describe...... UTENSILS, MICROWAVE, AND TOWELS 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No 250.00 Yes. Describe...... SMARTPHONE AND TV 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles 0.00 Yes. Describe...... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments Mo No 0.00 Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment 2 No 0.00 ☐ Yes. Describe...... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories 250.00 Yes. Describe...... ALL CLOTHES AND FOOTWEAR 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No No 0.00 Yes. Describe...... 13. Non-farm animals Examples: Dogs, cats, birds, horses Mo No 0.00 ☐ Yes. Describe...... 14. Any other personal and household items you did not already list, including any health aids you did not list No No 0.00 Yes. Give specific

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

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Debtor 1

CRYSTAL D. REED
First Name Middle Name

Last Name

Case number (if known)

Part 4	
Personal Control of the Control of t	and the

Describe Your Financial Assets

Do you own or have any lo	egal or equitable interest in a	nny of the following?	Current value of the portion you own?
			or exemptions.
16. Cash <i>Examples:</i> Money you h	ave in your wallet, in your hom	e, in a safe deposit box, and on hand when you file your petition	
☐ No			
☑ Yes		Cash:	\$ 20.00
17. Deposits of money Examples: Checking, sa and other sir	avings, or other financial accou milar institutions. If you have m	nts; certificates of deposit; shares in credit unions, brokerage hous ultiple accounts with the same institution, list each.	es,
☐ No			
✓ Yes		Institution name:	
	17.1. Checking account:	СНІМЕ	\$15.00
	17.2. Checking account:	VIRGINIA CREDIT UNION	\$25.00
	17.3. Savings account:		\$
	17.4. Savings account:		\$
	17.5. Certificates of deposit:		\$
	17.6. Other financial account:		\$
	17.7. Other financial account:		
	17.8. Other financial account:		
	17.9. Other financial account:		s
	17.9. Other financial account.		Ψ
18. Bonds, mutual funds,	or publicly traded stocks		
•	investment accounts with brok	erage firms, money market accounts	
☑ No☑ Yes	Institution or issuer name:		
			\$
			\$
19. Non-publicly traded s an LLC, partnership,		orated and unincorporated businesses, including an interest in	1
No	Name of entity:	% of ownership:	
Yes. Give specific	•	%	\$
information about them		%	\$
		%	\$

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Debtor 1

CRYSTAL D. REED
First Name Middle Name Last Name

Case number (if known)_

☑ No				
Yes. Give specific information about	Issuer name:		\$	
them				
			\$	
☐ No	n accounts IRA, ERISA, Keogh, 4	01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
Yes. List each account separately	y. Type of account:	Institution name:		
	401(k) or similar plan:	THE HARTFORD	\$	88.28
	Pension plan:		\$	
	IRA:		\$	
	Retirement account:			
	Keogh:		\$	
	Additional account:			
			S	
22. Security deposits an	Additional account:		\$	
Your share of all unus	Additional account: d prepayments ed deposits you have i			
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have the with landlords, prepa	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$	
Your share of all unus Examples: Agreemen companies, or others	Additional account: d prepayments ed deposits you have the with landlords, prepa	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ &	
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have the second of th	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ * \$	
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ &	125.00
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have a ts with landlords, prepa . Ir Electric: Gas: Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$ * \$	
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have a ts with landlords, prepa . Ir Electric: Gas: Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	\$ * \$	125.00
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have a ts with landlords, prepa . Ir Electric: Gas: Heating oil: Security deposit on re	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$ * \$	125.00
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have to the security deposit on repair to the prepared to the security deposit on repair to the prepair tent:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$ * \$	125.00
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$\$ \$\$ \$\$ \$\$	125.00
Your share of all unus Examples: Agreemen companies, or others No	Additional account: d prepayments ed deposits you have to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$\$ \$\$ \$\$ \$\$	125.00 490.00
Your share of all unus Examples: Agreemen companies, or others No Yes	Additional account: d prepayments ed deposits you have to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications astitution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$ \$ \$ \$ \$ \$	125.00 490.00
Your share of all unus Examples: Agreemen companies, or others No Yes	Additional account: d prepayments ed deposits you have to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual: DANVILLE ELECTRIC ental unit: ARNETTE APARTMENTS	\$ \$ \$ \$ \$ \$	125.00

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Document Page 29 of 57 CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit **2** No ☐ Yes. Give specific 0.00 information about them.... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements **No** ☐ Yes. Give specific 0.00 information about them.... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses **Ø** No ☐ Yes. Give specific 0.00 information about them.... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No. ☐ Yes. Give specific information Federal: about them, including whether State: you already filed the returns and the tax years. Local: 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☑ No ☐ Yes. Give specific information...... Alimony: Maintenance: Support: Divorce settlement: Property settlement: 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else **2** No

0.00

Yes. Give specific information.....

Page 30 of 57 Document CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance **No** ☐ Yes. Name the insurance company Beneficiary: Surrender or refund value: Company name: of each policy and list its value.... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information...... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☑ No Yes. Describe each claim. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☑ No Yes. Describe each claim..... 0.00 35. Any financial assets you did not already list No. 0.00 ☐ Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached 763.28 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ No Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ No ☐ Yes. Describe......

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Doc 1

CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade ☐ No ☐ Yes. Describe..... 41. Inventory ☐ No Yes. Describe..... 42. Interests in partnerships or joint ventures ☐ No Yes. Describe...... Name of entity: % of ownership: % 43. Customer lists, mailing lists, or other compilations ☐ No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes. Describe...... 44. Any business-related property you did not already list ☐ No ☐ Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No ☐ Yes.....

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Desc Main

Document Page 32 of 57 Case number (if known)_ CRYSTAL D. REED Debtor 1 Last Name 48. Crops—either growing or harvested ☐ No Yes, Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade ☐ No ☐ Yes..... 50. Farm and fishing supplies, chemicals, and feed ☐ No ☐ Yes..... 51. Any farm- and commercial fishing-related property you did not already list ☐ No Yes. Give specific information..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership **V** No Yes. Give specific information..... 54. Add the dollar value of all of your entries from Part 7. Write that number here List the Totals of Each Part of this Form Part 8: 0.00 55. Part 1: Total real estate, line 2 0.00 56. Part 2: Total vehicles, line 5 800.00 57. Part 3: Total personal and household items, line 15 763.28 58. Part 4: Total financial assets, line 36 0 59. Part 5: Total business-related property, line 45 0.00 60. Part 6: Total farm- and fishing-related property, line 52 0 61. Part 7: Total other property not listed, line 54 1563.28 Copy personal property total → +\$_ 1563.28 62. Total personal property. Add lines 56 through 61. 1563.28 63. Total of all property on Schedule A/B. Add line 55 + line 62.

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Case 19-62407

Doc 1

	Cas	e 19-62407	Doc 1		.1/15/19 iment	Page 33 o	L1/15/19 10:24 f 57	:01 Desc Main
Fill in this	informati	on to identify you	r case:	7 S 42		# 185		
Debtor 1		TAL D. REED						
Debtor 2	First Name	3	Middle Name		Last Name			
1	ing) First Nam		Middle Name		Last Name	,		
Case numb		cy Court for the: WE	:51EHN D	is inici o	rvindini			☐ Check if this is an
(If known)								amended filing
Official	l Form	106C						
		***	Prop	erty `	You (Claim a	s Exempt	04/19
Using the p space is ne your name For each it specific do of any app retirement limits the e would be I Part 1: 1. Which	roperty you reded, fill o and case r tem of pro ollar amou dicable sta funds—m exemption imited to t I dentify	u listed on Schedul ut and attach to this number (if known). perty you claim as nt as exempt. Alte atutory limit. Some ay be unlimited ir to a particular do he applicable stat y the Property Y	e A/B: Propose page as management, yearnatively, yearnatively, yearnatively, and ollar amound amound ou Claim	erty (Official lany copies of our must species of our may claims—such as bunt. However the and the valunt. as Exemp	Form 106A/ If Part 2: Ad ecify the an im the full f those for l rer, if you c lue of the p	B) as your source ditional Page as remount of the exertair market value nealth aids, right laim an exemption operty is determined to the control of the cont	I, list the property that necessary. On the top mption you claim. Or of the property beings to receive certain to on of 100% of fair mamined to exceed that any with you.	upplying correct information. you claim as exempt. If more of any additional pages, write ne way of doing so is to state a g exempted up to the amount penefits, and tax-exempt arket value under a law that amount, your exemption
2. For an	ou are clair ny propert f descriptio	ning state and fedening federal exemply y you list on Sche	tions, 11 U. edule A/B the	.S.C. § 522(b	o)(2) n as exemp ue of the	t, fill in the infor		Specific laws that allow exemption
Scne	eaule A/B (hat lists this prope	ıty	Copy the va	lue from	Check only one b	oox for each exemption.	
Brief	vintions	HOUSEHOLD GOODS		\$	300.00	☑ \$3	00.00	Va. Code Ann. § 34-26 (4a)
Line	ription: from edule A/B:	6					market value, up to ble statutory limit	
Brief		ELECTRONICS		\$	250.00	2 \$ 2	50.00	Va. Code Ann. § 34-26 (4a)
Line	ription: from edule A/B:	7		,			market value, up to ble statutory limit	
Brief		CLOTHES		\$	250.00	u \$2	250.00	Va. Code Ann. § 34-26 (4)
Line	ription: from edule A/B:	11					market value, up to ble statutory limit	
3. Are y (Subj M N M Y	/ou claimi ject to adju	n g a homestead e stment on 4/01/22	and every 3	years after t	hat for case		the date of adjustmen e you filed this case?	t.)

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CRYSTAL D. REED Last Name Middle Name First Name

Case number (if known)_

Debtor 1

Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own		Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value fro Schedule A/B	om	Check only one box for each exemption	
Brief description: Line from Schedule A/B:	16	\$	20.00	\$ 20.00 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-13
Brief description: Line from Schedule A/B:	17	\$	15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-13
Brief description: Line from Schedule A/B:	VIRGINIA CREDIT UNION	\$	25.00	\$ 25.00 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-13
Brief description: Line from Schedule A/B:	THE HARTFORD	\$	88.28	 ■ \$88.28 ■ 100% of fair market value, up to any applicable statutory limit 	11 U.S.C. § 522(d)(10) 11 U.S.C. § 522(d)(12)
Brief description: Line from Schedule A/B:	DANVILLE ELECTRIC	\$	125.00	\$125.00 \[\begin{align*}	Va, Code Ann. § 34-13
Brief description: Line from Schedule A/B:	ARNETTE APARTMENTS	\$	490.00	 ✓ \$490.00 100% of fair market value, up to any applicable statutory limit 	Va. Code Ann. § 34-13
Brief description: Line from Schedule A/B:		\$		□ \$ □ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		. \$		\$ to any applicable statutory limit	
Brief description: Line from Schedule A/B:		_ \$		\$ \$00% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B.	, 	_ \$		\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B	: —	_ \$		\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B	·	\$		\$ 100% of fair market value, up to any applicable statutory limit	

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Fill in this information to identify your case	X			
Debtor 1 CRYSTAL D. REED	Last Name			
First Name Middle Ne	me Last waine			
Debtor 2 (Spouse, if filing) First Name Middle Na				
United States Bankruptcy Court for the: WESTER	RN DISTRICT OF VIRGINIA			
Case number(If known)			Check if amende	
Official Form 106D	_	a tr 5%		10145
Schedule D: Creditors	s Who Have Claims Secure	d by Pro	erty	12/15
Be as complete and accurate as possible. information. If more space is needed, cop additional pages, write your name and cas	If two married people are filing together, both are eq y the Additional Page, fill it out, number the entries, a se number (if known).	ually responsible t and attach it to this	form. On the top of	any
1. Do any creditors have claims secured b	y your property?	na else to report on	this form.	
	m to the court with your other schedules. You have nothi	ig clac to report on		
Yes. Fill in all of the information below.	•			
Part 1: List All Secured Claims				
2. List all secured claims. If a creditor has r	more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. habetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		\$	\$	\$
2.1	Describe the property that secures the claim:	7		
Creditor's Name				
Number Street	As of the date you file, the claim is: Check all that apply			
	Contingent			
	Unliquidated			
City State ZIP Code	Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured)			
☐ Debtor 1 only ☐ Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)	_		
☐ Check if this claim relates to a				
community debt Date debt was incurred	Last 4 digits of account number	engrasi sing protti programa en en reneg in distribution e en	endermille 1002 1000 average minimization on all all polymonic stations are producted	the state of the s
2.2	Describe the property that secures the claim:	\$	\$	_\$
Creditor's Name				
Number Street	As of the date you file, the claim is: Check all that app	 V.		
	Contingent	•		
	☐ Unliquidated			
City State ZIP Code	Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.	1		
Debtor 1 only	 An agreement you made (such as mortgage or secured car loan) 	1		
Debtor 2 only Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)			
community debt				
Date debt was incurred	Last 4 digits of account number	the control of the co	and the second s	agrama, among and to the transfer of the first of the fir

	Case 19-62407 Doc 1		ered 11/15/19 1 36 of 57	0:24:01 D	esc Main	
Fill in	this information to identify your case:					
	.1 CRYSTAL D. REED					
Debtor	First Name Middle Name	Last Name				
Debtor (Spous	r 2 e, if filing) First Name Middle Name	Last Name				
United	States Bankruptcy Court for the: WESTERN DIST	RICT OF VIRGINIA				
					Check if	
(If know	number wn)				amende	a ming
Offic	cial Form 106E/F					
Sch	nedule E/F: Creditors W	and the latest and the second		to a series of the series of t		12/15
List the A/B: Pacredite needed	complete and accurate as possible. Use Part 1 e other party to any executory contracts or un roperty (Official Form 106A/B) and on Schedu ors with partially secured claims that are listed d, copy the Part you need, fill it out, number th Iditional pages, write your name and case nun	expired leases that could restle G: Executory Contracts and I in Schedule D: Creditors Wile entries in the boxes on the object (if known).	d Unexpired Leases (no Have Claims Secur	official Form 106 Official Form 106 Sed by Property.	GG). Do not inc ff more space i	lude any is
Part '	1: List All of Your PRIORITY Unsecure	d Claims				
1. Do	any creditors have priority unsecured claims	against you?				
	No. Go to Part 2.					
2. Lis eac not un	Yes. st all of your priority unsecured claims. If a cre ch claim listed, identify what type of claim it is. If a npriority amounts. As much as possible, list the cl secured claims, fill out the Continuation Page of F or an explanation of each type of claim, see the in	a claim has both priority and noi aims in alphabetical order acco Part 1. If more than one creditor	npriority amounts, list to ording to the creditor's r holds a particular clain	name. If you have	more than two	priority
				\$ 2712.00		
	IRS Priority Creditor's Name	Last 4 digits of account number		\$ 27 12.00	\$ 27 12.00 \$	0.00
	401 WEST PEACHTREE STREET NORTHWEST	When was the debt incurred?	2019			
١	Number Street	As of the date you file, the cl	aim is: Check all that app	lv.		
	ATLANTA GA 30308	Contingent		_		
	City State ZIP Code	Unliquidated		IR:	> /	02106
	Who incurred the debt? Check one. ☑ Debtor 1 only	Disputed		006	30 ×	93 100
	Debtor 2 only	Type of PRIORITY unsecur	ed claim:	11,0	:110	KZ
	☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another	Domestic support obligations		LOUIS	0,11-	
	☐ Check if this claim is for a community debt	Taxes and certain other debi		IRS POB LOYING	293-	- 100 U
	Is the claim subject to offset?	intoxicated				
	Ű No	Other. Specify		_		
2.2		Last 4 digits of account num	hor		<u>^</u>	\$
_ L	Priority Creditor's Name	When was the debt incurred		\$	Φ	Φ
Ī	Number Street					
	Tall the state of	As of the date you file, the c	aim is: Check all that app	oly.		
	City State ZIP Code	☐ Contingent☐ Unliquidated				
	City State ZIP Code Who incurred the debt? Check one.	☐ Disputed				
	Debtor 1 only	Type of PRIORITY unsecu	red claim:			
	Debtor 2 only	Domestic support obligation				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Taxes and certain other deb	ts you owe the governmen	nt		
	Check if this claim is for a community debt	 Claims for death or persona intoxicated 	l injury while you were			
	Is the claim subject to offset?	Other. Specify		× 		

☐ No

	Case 19-62407	Doc 1	Filed 11/1 Docume		/lain			
Debtor	CRYSTAL D. REED			Case number (if known)	V.V.			
Deptoi	First Name Middle Name	Last Name						
Part	2. List All of Your NONPRI	ORITY Uns	ecured Claim	S				
3. Do	any creditors have nonpriority	unsecured c	laims against yo	ou?				
	No. You have nothing to report in Yes	this part. Sul	bmit this form to t	he court with your other schedules.				
no inc	st all of your nonpriority unsecur inpriority unsecured claim, list the c cluded in Part 1. If more than one c aims fill out the Continuation Page	reditor separ reditor holds	the alphabetica ately for each cla a particular claim	al order of the creditor who holds each claim. If a creditor has him. For each claim listed, identify what type of claim it is. Do not l n, list the other creditors in Part 3.If you have more than three non	more than one ist claims already priority unsecured Total claim			
4.1	ACCEPTANCE NOW			Last 4 digits of account number UNKNOWN	s 1468.00			
	Nonpriority Creditor's Name			When was the debt incurred? 4/13/14	ş <u> 1100.00</u>			
	5501 HEADQUARTERS DRIVE			Witer was the dest mounts.				
	Number Street	TX	75024					
	PLANO	State	ZIP Code	As of the date you file, the claim is: Check all that apply.				
	•			☐ Contingent				
	Who incurred the debt? Check one.			Unliquidated				
	Debtor 1 only			☐ Disputed				
	Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 onlyAt least one of the debtors and ano	ther		☐ Student loans				
				Obligations arising out of a separation agreement or divorce				
	Check if this claim is for a com	mumity dest		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?			Other. Specify OTHER				
	☑ No □ Yes							
-	gyennesstatist to recept the site of the control of the state of the s			Last 4 digits of account number 1001	\$ 13578.00			
4.2	CAPITAL ONE AUTO FINAN			When was the debt incurred?	<u> </u>			
	Nonpriority Creditor's Name			THE				
	3901 DALLAS PKWY Number Street			The state of the s				
	PLANO	TX	75093	As of the date you file, the claim is: Check all that apply.				
	City	State	ZIP Code	Contingent				
	Who incurred the debt? Check one			☐ Unliquidated☐ Disputed				
1	Debtor 1 only			·				
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and and	other		☐ Student loans				
	☐ Check if this claim is for a con			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 				
		ilinaility down		Debts to pension or profit-sharing plans, and other similar debt	s			
	Is the claim subject to offset? No			☑ Other. Specify <u>AUTOMOBILE</u>				
	Yes							
4.3	ellet Hander von Contrate andere Politike von Stattanen von Contrate von Vallage von Vonderen and Editation, m	en periodo en esperante por a transferio en el trata de la fina de		Last 4 digits of account number 1964	s 742.00			
1.0	CAPITAL ONE BANK USA N Nonpriority Creditor's Name			When was the debt incurred? 12/7/16	\$ <u>/42.00</u>			
	PO BOX 85520			Wilell Mas the dest incurred:				
	Number Street		00005					
	RICHMOND	VA State	23285 ZIP Code	As of the date you file, the claim is: Check all that apply.				
	City			☐ Contingent				
	Who incurred the debt? Check on	е.		Unliquidated				
	Debtor 1 only Debtor 2 only			☐ Disputed				
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and ar	other		☐ Student loans				
	☐ Check if this claim is for a co	mmunity deb	t	Obligations arising out of a separation agreement or divorce				
	Is the claim subject to offset?			that you did not report as priority claims	te			
	No			Debts to pension or profit-sharing plans, and other similar deb Other. Specify <u>CREDIT CARD</u>				
	Yes			Ollici. Opodity Official Office	_			
	100							

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Page 38 of 57 Document CRYSTAL D. REED Case number (if known) Last Name Your NONPRIORITY Unsecured Claims — Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim** Last 4 digits of account number UNKNOWN \$ 9127.11 MICHEAL WAYNE INVESTMENTS CO 2016 Nonpriority Creditor's Name When was the debt incurred? 2900 SABRE STREET As of the date you file, the claim is: Check all that apply. Street Number 23452 VA VIRGINIA BEACH ZIP Code Contingent State Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify JUDGMENT Is the claim subject to offset? **Ø** No Yes Last 4 digits of account number <u>UNKNOWN</u> \$ 2100.00 STATE OF INDIANA/PREMIERRE COLLECTION Nonpriority Creditor's Name 2013 When was the debt incurred? PO BOX 19309 As of the date you file, the claim is: Check all that apply. Number Street 46219 INDIANAPOLIS Contingent ZIP Code Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other Specify GOVERNMENT Is the claim subject to offset? **Ø** No Yes \$ 120811.00 Last 4 digits of account number 8581 US DEPT OF ED/GLELSI Nonpriority Creditor's Name 8/31/10 When was the debt incurred? 2401 INTERNATIONAL LN As of the date you file, the claim is: Check all that apply. Number Street 53704 WI MADISON Contingent ZIP Code State Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts

Other. Specify_

Debtor 1

Part 2:

City

4.4

4.5

Is the claim subject to offset?

Ø No Yes Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Desc Main Page 39 of 57

Document

Debtor 1

CRYSTAL D. REED

Middle Name

Last Name

Case number (if known)_

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

er listing any entries on this page, number them beginninç	g with 4.4, followed by 4.5, and so forth.	Total claim
LIG DEDT OF ED/GLE SI	Last 4 digits of account number 9581	_{\$_} 60836.00
US DEPT OF ED/GLELSI Nonpriority Creditor's Name	0/00/10	
2401 INTERNATIONAL LN	When was the debt incurred? $0/28/10$	
Number Street	As of the date you file, the claim is: Check all that apply.	
MADISON WI 53704		
City State ZIP Code	Contingent Unliquidated	
Who incurred the debt? Check one.	☐ Disputed	
_	Lisputed	
☑ Debtor 1 only ☐ Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	you did not report as priority claims	
☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
☑ No ☐ Yes		
	Last 4 digits of account number	\$
Nonpriority Creditor's Name	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code	Contingent	
	Unliquidated	
Who incurred the debt? Check one.	☐ Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only		
☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another	Student loansObligations arising out of a separation agreement or divorce that	
•	you did not report as priority claims	
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
☐ No ☐ Yes		
	Last 4 digits of account number	\$
Nonpriorily Creditor's Name	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
State ZIP Code		
City State ZIP Code	☐ Conungent☐ Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
☐ At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a community debt	you did not report as priority claims	
Is the claim subject to offset?	□ Debts to pension or profit-sharing plans, and other similar debts□ Other. Specify	
☐ No ☐ Yes		

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Debtor 1

CRYSTAL D. REED

Last Name

Case number (if known)_

Part 3:

List Others to Be Notified About a Debt That You Already Listed

cample, if a collection	agency is trying to collect from you	rour bankruptcy, for a debt that you already listed in Parts 1 or 2. For u for a debt you owe to someone else, list the original creditor in Parts 1 or more than one creditor for any of the debts that you listed in Parts 1 or 2, list the ns to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
iditional creations have		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
		Part 2: Creditors with Nonpriority Unsecured Cl
Number Street		Part 2. Greditors with Non-phoney Choosed of
		Last 4 digits of account number
City	State ZIP Code	
. • .		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): Part 1: Creditors with Priority Unsecured Clain
		Part 2: Creditors with Nonpriority Unsecured
Number Street		Claims
		Last 4 digits of account number
City	State ZIP Code	
		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): Part 1: Creditors with Priority Unsecured Clair
Nhee Clean		Part 2: Creditors with Nonpriority Unsecured
Number Street		Claims
		Last 4 digits of account number
City	State ZIP Code	
		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): 🚨 Part 1: Creditors with Priority Unsecured Clair
		Part 2: Creditors with Nonpriority Unsecured
Number Street		Claims
		Last 4 digits of account number
City	State ZIP Code	Last 4 digits of account number
•		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): Part 1: Creditors with Priority Unsecured Clair
		Line of (Check one): Part 1. Creditors with 1 honey of secured of the part 2: Creditors with Nonpriority Unsecured
Number Street		Claims
		Last 4 digits of account number
City	Slate ZIP Code	
		On which entry in Part 1 or Part 2 did you list the original creditor?
Name		Line of (Check one): Part 1: Creditors with Priority Unsecured Cla
Number Street		☐ Part 2: Creditors with Nonpriority Unsecured
Multipel Sheer		Claims
		Last 4 digits of account number
City	State ZIP Code	Post 4 as Post 2 did you list the original creditor?
Name		On which entry in Part 1 or Part 2 did you list the original creditor?
		Line of (Check one): Part 1: Creditors with Priority Unsecured Cla
Number Street		Part 2: Creditors with Nonpriority Unsecured
		Claims
	1	lant A divite of consumt sumbor

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Page 41 of 57 Document CRYSTAL D. REED
First Name Middle Name Case number (if known)_ Last Name Add the Amounts for Each Type of Unsecured Claim

Part 4:

Debtor 1

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	2712.00
	 Claims for death or personal injury while you were intoxicated 	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	2712.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	181647.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$	27015.11
	6j. Total. Add lines 6f through 6i.	6j.	\$	208662.11

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Fill ir	this information to ide	entify your case:			
Debto	CRYSTAL D	. REED	Last Name		
Debto	or 2	Middle Name	Last Name		
Unite	d States Bankruptcy Court f	or the: WESTERN DIST	RICT OF VIRGINIA		
	number				Check if this is an amended filing
	cial Form 106		whente and	Ilnovnirod I pases	12/15
				Unexpired Leases gether, both are equally responsible for su	
inform	nation. If more space is	e as possible. If two life in a second in	tional page, fill it out, nu	mber the entries, and attach it to this page	. On the top of any
1. [o you have any execu	tory contracts or unexp	ired leases?		Fa. 1990
	☐ No. Check this box a ✓ Yes. Fill in all of the i	nd file this form with the c nformation below even if	ourt with your other sched the contracts or leases are	lules. You have nothing else to report on this t e listed on <i>Schedule A/B: Property</i> (Official Fo	rm 106A/B).
2. L		and the second s	show you have the cont	ract or lease. Then state what each contract in the instruction booklet for more examples	t or lease is for (for
,	griexpired leddos.				
ı	Person or company wi	th whom you have the c	ontract or lease	State what the contract or lease is	s for
2.1					
	ARNETTE PROPE	RTIES		_ RENT	
	Name 10 6 6 3706 RIVERSIDE	DRIVE	ivesided	ive	
	Number Street DANVILLE	VA 24540		_	
	City	State ZIP Code			
2.2					
	Name				
	Number Street			_	
	City	State ZIP Code	•		
2.3					
	Name			_	
	Number Street			_	
	0"	State ZIP Cod			
	City	State ZIP Cod			
2.4				_	
	Name			_	
	Number Street				
	City	State ZIP Cod	le		

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Fill in this information to identify your case:	
Debtor 1 CRYSTAL D. REED	
First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA	
Case number (If known)	Check if this is an amended filing
Official Form 106H	
Schedule H: Your Codebtors	12/15
Codebtors are people or entities who are also liable for any debts you may have. Be are filing together, both are equally responsible for supplying correct information. and number the entries in the boxes on the left. Attach the Additional Page to this case number (if known). Answer every question.	te as complete and accurate as possible. If two married people If more space is needed, copy the Additional Page, fill it out, page. On the top of any Additional Pages, write your name and
1. Do you have any codebtors? (If you are filing a joint case, do not list either spous	e as a codebtor.)
☐ Yes	
2. Within the last 8 years, have you lived in a community property state or territory. Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, W	ory? (Community property states and territories include ashington, and Wisconsin.)
☑ No. Go to line 3.	
Yes. Did your spouse, former spouse, or legal equivalent live with you at the tir	ne?
☐ No	Elli / II was and surrent address of that person
Yes. In which community state or territory did you live?	Fill in the name and current address of that person.
Name of your spouse, former spouse, or legal equivalent	
Number Street	
City State ZIP Code	
3. In Column 1, list all of your codebtors. Do not include your spouse as a code shown in line 2 again as a codebtor only if that person is a guarantor or cosi Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2.	dner, wake sure you have listed the creditor on
Column 1: Your codebtor	Check all schedules that apply:
	Should all a series and the series a
3.1	Schedule D, line
Name	Schedule E/F, line
Number Street	☐ Schedule G, line
City State ZIP Code	
3.2	Schedule D, line
Name	☐ Schedule E/F, line
Number Street	Schedule G, line
City State ZIP Code	
3.3	Schedule D, line
Name	Schedule E/F, line
Number Street	☐ Schedule G, line

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Fill in this information to identify y						
Debtor 1 CRYSTAL D. REE		st Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name La	st Name				
	WESTERN DISTRICT OF	VIRGINIA				
Case number				Check if th	nis is:	
(If known)	All Control of the Co			An amended filing☐ A supplement showing postpetition chapter 13		
					e as of the following date:	
Official Form 106l				MM / D	D/ YYYY	
Schedule I: You			**************************************		12/15	
	ou are married and not filing se is not filing with you, do top of any additional pages	g jointly, and your anot include infor	spouse mation	e is living with y about vour spo	or 2), both are equally responsible for rou, include information about your spouse. use. If more space is needed, attach a nown). Answer every question.	
Fill in your employment information.	,	Debtor 1		NESANJA CESANJA ČES (1972 – 1972 – 1973 – 1974 – 1974 – 1974 – 1974 – 1974 – 1974 – 1974 – 1974 – 1974 – 1974	Debtor 2 or non-filing spouse	
If you have more than one job, attach a separate page with information about additional employers.	Employment status	 Employed Not employed	l		☐ Employed ☐ Not employed	
Include part-time, seasonal, or self-employed work.	Occupation	CSR				
Occupation may include student or homemaker, if it applies.	•					
	Employer's name	THE HARTFO	RD			
	Employer's address	1 HARTFORD	PLAZ	Α	Number Street	
		Number Street			Number Succe	
		HARTFORD	C ⁻			
		City		ZIP Code	City State ZIP Code	
	How long employed there	? 7 MONTHS	i			
Part 2: Give Details About	t Monthly Income					
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse helow. If you need more space, a	l. ave more than one employer	, combine the infor			rite \$0 in the space. Include your non-filing for that person on the lines	
bolom in your nade mane aparent	,			For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sal deductions). If not paid monthly	lary, and commissions (before, calculate what the monthly t	ore all payroll wage would be.	2.	\$ 2983.96	\$	
3. Estimate and list monthly ove	rtime pay.		3. +	50.00	+ \$	
4. Calculate gross income. Add l	ine 2 + line 3.		4.	\$ <u>2983.96</u>	\$	

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CRYSTAL D. REED Case number (if known)_ Debtor 1 Last Name Middle Name For Debtor 1 For Debtor 2 or non-filing spouse 2983.96 Copy line 4 here.....→ 4. 5. Indicate whether you have the payroll deductions below: 328.36 5a. 5a. Tax, Medicare, and Social Security deductions 60.00 5b. Mandatory contributions for retirement plans 5b. 0.00 5c. 5c. Voluntary contributions for retirement plans 0.00 5d. Required repayments of retirement fund loans 5d. 83.58 5e. 5e. Insurance 0.00 5f. 5f. Domestic support obligations 0.00 5g. 5g. Union dues 732.18 5h. 5h. Other deductions. Specify: _ 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 1204.12 1779.84 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 0.00 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 8b. Interest and dividends 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 0.00 8d. Unemployment compensation 0.00 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps or housing subsidies. Specify (Debtor 2 or Non-Filing Spouse): Specify (Debtor 1): SNAP 509.38 0.00 8g. Pension or retirement income 8h. Other monthly income. Specify (Debtor 2 or Non-Filing Spouse): Specify (Debtor 1): 0.00 509.38 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 2289.22 0.00 10. Calculate monthly income. Add line 7 + line 9. 2289.22 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 11. **+** Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 2289.22 12 Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies Combined monthly income 12. Do you expect an increase or decrease within the year after you file this form?

No.

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Fill in this information to identify your case:			
Debtor 1 CRYSTAL D. REED First Name Middle Name Last Name	Check if this	s is:	
Debtor 2	——— 🔲 An amei	nded filing	
(Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGIN	IIA A supple expense	ement showing postpes as of the following	
Case number(If known)	MM / DD	/ YYYY	
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people are fili information. If more space is needed, attach another sheet to this form (if known). Answer every question. Part 1: Describe Your Household	ng together, both are equally re i. On the top of any additional p	sponsible for supply ages, write your nam	ng correct e and case number
1. Is this a joint case?			
No. Go to line 2.Yes. Does Debtor 2 live in a separate household?			
☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses for S</i>	Separate Household of Debtor 2.		
2. Do you have dependents? Do not list Debtor 1 and Debtor 2. No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents'	CHILD		☐ No ☑ Yes
names.	CHILD		☐ No Yes
			☐ No ☐ Yes
			☐ No
			☐ Yes
			☐ No ☐ Yes
			163
 3. Do your expenses include expenses of people other than yourself and your dependents? Yes			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you expenses as of a date after the bankruptcy is filed. If this is a supplen applicable date.	are using this form as a supple nental Sc <i>hedule J</i> , check the bo	ment in a Chapter 13 ox at the top of the for	case to report m and fill in the
Include expenses paid for with non-cash government assistance if you such assistance and have included it on Schedule I: Your Income (Of	ou know the value of ficial Form 106l.)	Your exp	enses
The rental or home ownership expenses for your residence. Include any rent for the ground or lot.		4. \$	490.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	0.00
4b. Property, homeowner's, or renter's insurance		4b. \$	0.00
4c. Home maintenance, repair, and upkeep expenses		4c. \$	0.00
4d Homeowner's association or condominium dues		∆ A ©	0.00

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Debtor 1

CRYSTAL D. REED
First Name Middle Name

Last Name

Case number (if known)_

			Your expe	enses
		epater	\$	0.00
5.	Additional mortgage payments for your residence, such as home equity loans	5.		
6.	Utilities:		ዽ	250.00
	6a. Electricity, heat, natural gas	6a.	ъ	0.00
	6b. Water, sewer, garbage collection	6b,	\$	375.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
	6d. Other. Specify:	6d.	\$	
7.	Food and housekeeping supplies	7.	\$	350.00
8.	Childcare and children's education costs	8.	\$	250.00
9.	Clothing, laundry, and dry cleaning	9.	\$	200.00
10.	Personal care products and services	10.	\$	80.00
11.	Medical and dental expenses	11.	\$	200.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	100.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
14.	Charitable contributions and religious donations	14.	\$	60.00
15.				
		15a.	\$	0.00
	15a. Life insurance	15b.	\$	0.00
	15b. Health insurance	15c.	\$	0.00
	15c. Vehicle insurance	15d.	\$	0.00
	15d. Other insurance. Specify:		,	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	
	17b. Car payments for Vehicle 2	17b.	\$	
	17c. Other. Specify:	17c.	\$	
	17d. Other. Specify:	17d.	\$	
18	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19				0.00
	Specify:	19.	\$	0.00
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	CRYSTAL D. REED Case num	nber (if known)		
DEDIOI	First Name Middle Name Last Name			
21. Oth	r. Specify: STUDENT LOANS.	21.	+\$	125.00
22. Cal o	ulate your monthly expenses.			C.L. A.L. OOG AND THE
22a.	Add lines 4 through 21.	22a.	\$	2580.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$	0.00
22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	\$	2580.00
23. Calc	late your monthly net income.	23a.	\$	2289.22
23a.	Copy line 12 (your combined monthly income) from Schedule I.			2580.00
23b.	Copy your monthly expenses from line 22c above.	23b.	- \$	2580.00
23c.	Subtract your monthly expenses from your monthly income.	00-	\$	-290.78
	The result is your monthly net income.	23c.		
	the second of th	form?		
	ou expect an increase or decrease in your expenses within the year after you file this f			
For mort	example, do you expect to finish paying for your car loan within the year or do you expect you gage payment to increase or decrease because of a modification to the terms of your mortga	ır ge?		
	es. Explain here: MY SON WILL BE GOING TO COLLEGE			

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Fill in this information to identify your case:	
Debtor 1 CRYSTAL D. REED	
First Name Middle Name Last Name Debtor 2	
(Spouse, if filling) First Name Middle Name Last Name	
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA	
Case number(If known)	
	Check if this is an amended filing
	anchied filing
Official Form 106Dec	
Declaration About an Individua	I Debtor's Schedules 12/15
If two married people are filing together, both are equally responsible fo	or supplying correct information
You must file this form whenever you file bankruptcy schedules or ame obtaining money or property by fraud in connection with a bankruptcy	anded schedules. Making a faise statement, concealing property, or
years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	case can result in fines up to \$250,000, or imprisonment for up to 20
,	
Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
☑ No	
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and	d cahadulas filed with this declaration and
that they are true and correct.	d scriedules fried with this declaration and
a to a D 1.	
* Gustal P. Reed*	
Signature of Debtor 1 / Signature of	Debtor 2
1/15/2018	
Date /// / / Date	DD / YYYY

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Fill in this information to identify your case:	
Debtor 1 CRYSTAL D. REED First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA	
Case number (If known)	Check if this is an amended filing
(II KIOWII)	·
Official Form 106Sum	
Summary of Your Assets and Liabilities and Certain Statistical Info	rmation 12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended your original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.	supplying correct I schedules after you file
Part 1: Summarize Your Assets	and the second s
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$
1ь. Copy line 62, Total personal property, from Schedule A/B	\$ 1563.28
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$1563.28
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	. \$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$\$
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 208662.11
Your total liabilities	\$211374.11_
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$\$
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2580.00

Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Document Page 51 of 57 CRYSTAL D. REED Case number (if known)_ Middle Name Last Name Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official 3493.16 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 on Schedule E/F, copy the following: 0.00 9a. Domestic support obligations (Copy line 6a.) 2712.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

181647.00

184359.00

0.00

0.00

Debtor 1

Part 4:

No. Yes

9d, Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

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		as directed in this form and in
Debtor 1 CRYSTAL D. REED	orm 122A-1Supp:	
First Name Middle Name Last Name	1. There is no pre	·
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA	abuse applies v	to determine if a presumption of will be made under Chapter 7 Industrial (Official Form 122A–2).
Case number(If known)		st does not apply now because of y service but it could apply later.
	Check if this is	an amended filing
Official Form 122A—1		
Chapter 7 Statement of Your Current Monthly	Income	10/19
space is needed, attach a separate sheet to this form. Include the line number to which the additional pages, write your name and case number (if known). If you believe that you are edo not have primarily consumer debts or because of qualifying military service, complete a Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form. Part 1: Calculate Your Current Monthly Income	exempted from a pr	resumption of abuse because you
 What is your marital and filing status? Check one only. Not married. Fill out Column A, lines 2-11. 		
☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-1	1.	
☐ Married and your spouse is NOT filing with you. You and your spouse are:		
Living in the same household and are not legally separated. Fill out both Colu		
Living separately or are legally separated. Fill out Column A, lines 2-11; do not under penalty of perjury that you and your spouse are legally separated under not spouse are living apart for reasons that do not include evading the Means Test re	nbankruptcy law that	t applies or that you and your
Fill in the average monthly income that you received from all sources, derived durin bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, 1 August 31. If the amount of your monthly income varied during the 6 months, add the income fill in the result. Do not include any income amount more than once. For example, if both sincome from that property in one column only. If you have nothing to report for any line, wr	the 6-month period v me for all 6 months a spouses own the sar	would be March 1 through and divide the total by 6.
	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>2983.96</u>	\$
 Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in. 	\$0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	\$
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) Debtor 1 Debtor 2 \$\(0.00 \) \$		
Ordinary and necessary operating expenses - \$_0.00-\$		
Net monthly income from a business, profession, or farm \$ 0.00 \$ here	\$ 0.00	\$
6. Net income from rental and other real property Gross receipts (before all deductions) Debtor 1 Debtor 2 \$\frac{0.00}{0.00} \\$		
Ordinary and necessary operating expenses - \$_0.00 - \$		•
Net monthly income from rental or other real property \$\(\text{U.UU}\) \$ here	0.00	\$ \$
7. Interest, dividends, and royalties	\$ <u>0.00</u>	Ψ

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Debtor 1	CRYSTAL D. REED First Name Middle Name Last Name		Case numb	er (<i>if known</i>)	-	
			Colum Debto		Column B Debtor 2 or non-filing spouse	
8. Une	employment compensation		\$	0.00	\$	
Do i und	not enter the amount if you contend that the amoun er the Social Security Act. Instead, list it here;	ıt received was a benefit ⊎	Ψ		Ψ	
F	or you	. \$0.00				
F	or your spouse	. \$				
ben- not Unit disa pay doe:	esion or retirement income. Do not include any an efit under the Social Security Act. Also, except as sometime include any compensation, pension, pay, annuity, ofted States Government in connection with a disability bility, or death of a member of the uniformed service paid under chapter 61 of title 10, then include that is not exceed the amount of retired pay to which you ded under any provision of title 10 other than chapter	stated in the next sentence, do or allowance paid by the ty, combat-related injury or ces. If you received any retired pay only to the extent that it u would otherwise be entitled if	\$	0.00	\$	
Do r as a terro Stat deal sepa	ome from all other sources not listed above. Spenot include any benefits received under the Social Statistical of a victim of a war crime, a crime against humanity, or orism; or compensation, pension, pay, annuity, or all es Government in connection with a disability, comit of a member of the uniformed services. If necessing page and put the total below.	Security Act; payments received r international or domestic llowance paid by the United bat-related injury or disability, or				
	NAP		<u>\$_5</u>	09.20	\$	
**************************************			\$		\$	
Tot	tal amounts from separate pages, if any.		+ \$		+ \$	
11. Calcocolu	culate your total current monthly income. Add lin mn. Then add the total for Column A to the total for Determine Whether the Means Test Ap	Column B.	\$ <u>34</u>	193.16	+ \$0.00	\$ 3493.16 Total current monthly income
12 Calc	ulate your current monthly income for the year.	Follow those stone	DI/K	Strain and the Space of the Spa		Wile Committee of the C
12a.	Copy your total current monthly income from line	•		_		. 0400 40
1201	Multiply by 12 (the number of months in a year).	11	•••••••	Co	opy line 11 here	\$ <u>3493.16</u>
12b.	The result is your annual income for this part of the	ne form.			12b.	x 12 \$ <u>41917.92</u>
13. Calc	ulate the median family income that applies to y	vou. Follow these steps:				
	n the state in which you live.	VA				
Fill ir	n the number of people in your household.	3		,	<u>-</u>	
	n the median family income for your state and size o				13.	\$ 91781.00
To fii instru	nd a list of applicable median income amounts, go outions for this form. This list may also be available	online using the link specified in at the bankruptcy clerk's office.	the separ	ate	_	
14. How	do the lines compare?					
14a. (Line 12b is less than or equal to line 13. On the Go to Part 3.	e top of page 1, check box 1, <i>The</i>	ere is no p	presumptio	n of abuse.	
14Ь. (☐ Line 12b is more than line 13. On the top of paç Go to Part 3 and fill out Form 122A–2.	ge 1, check box 2, <i>The presump</i>	tion of abi	use is dete	rmined by Form 122A-	2.

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Debtor 1	CRYSTAL D. F		ast Name	Case number (if known)
Part 3:	Sign Below			
	By signing here, I	declare under	penalty of p	perjury that the information on this statement and in any attachments is true and correct.
TAKA I TAKA I TAKATOR NA PENERRE PERMENEN	* Cu	retel	D.	Reed x
	Signature of Deb	otor 1	0.4	Signature of Debtor 2
	Date // ^/	75-2 1	014	Date
	If you checked	l line 14a, do N	OT fill out	or file Form 122A–2.
	If you checked	l line 14b, fill o	ut Form 12	22A–2 and file it with this form.

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WESTERN DISTRICT OF VIRGINIA IN THE UNITED STATES BANKRUPTCY COURT FOR THE

IN RE:)				
CRYSTAL D. REED Debtor.	Case No Chapter 7				
VERIFICATION OF MATRIX					
The above named debtor hereby verifies that the attached List of Creditors is true and correct to the best of his/her/their knowledge.					
Date: //-/5-20/9	Debtor Signature Debtor Signature				

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Acceptance Now 5501 Headquarters Drive Plano, TX 75024

Arnette Properties 3705 Riverside Drive Danville, VA 24540

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093

Capital One Bank Usa N Po Box 85520 Richmond, VA 23285

Irs
401 West Peachtree Street Northwest
Atlanta, GA 30308

Micheal Wayne Investments Co 2900 Sabre Street Virginia Beach, VA 23452

State Of Indiana Premierre Collection Po Box 19309 Indianapolis, IN 46219 Case 19-62407 Doc 1 Filed 11/15/19 Entered 11/15/19 10:24:01 Desc Main Document Page 57 of 57

Us Dept Of Ed Glelsi 2401 International Ln Madison, WI 53704